

Information to identify the case:

Debtor 1	Stephen Gialanella	Social Security number or ITIN	xxx-xx-1425
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-33781-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen Gialanella
dba Creative Chefs, LLC

1/24/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stephen Gialanella
Debtor

Case No. 17-33781-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 24, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2023:

Recip ID	Recipient Name and Address
db	Stephen Gialanella, 246 Van Zile Rd, Brick, NJ 08724-2552
cr	+ Township of Brick, c/o Joanne Lambusta, 400 Chambers Bridge Road, Brick, NJ 08723-2806
517194913	Ditech, Bankruptcy Department, PO Box 6154, Rapid City, SD 57709-6154
517230424	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 24 2023 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 24 2023 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Jan 24 2023 20:30:06	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
517194915	EDI: IRS.COM	Jan 25 2023 01:24:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517198428	+ EDI: RECOVERYCORP.COM	Jan 25 2023 01:29:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518135767	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 24 2023 20:35:00	Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250, Select Portfolio Servicing, Inc., et. al, P.O. Box 65250, Salt Lake City, UT 84165-0250
518135766	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 24 2023 20:35:00	Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250
518514040	^ MEBN	Jan 24 2023 20:28:51	US Bank Trust National Association, c/o SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501-0305
518514041	^ MEBN	Jan 24 2023 20:28:52	US Bank Trust National Association, c/o SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501, US Bank Trust National Association, c/o SN Servicing Corporation 95501-0305
517316015	+ EDI: AIS.COM	Jan 25 2023 01:29:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517194916	EDI: WFFC.COM	Jan 25 2023 01:29:00	Wells Fargo Dealer Services, Bankruptcy Department, PO Box 3569, Rancho Cucamonga, CA 91729-3569

TOTAL: 11

District/off: 0312-3

User: admin

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Date Rcvd: Jan 24, 2023

Form ID: 3180W

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517194914	*	Internal Revenue Service, Special Procedures, PO Box 744, Springfield, NJ 07081-0744

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francis J. Ballak	on behalf of Creditor Township of Brick francis@gmslaw.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@blankrome.com bkgroup@kmlawgroup.com
Melissa N. Licker	on behalf of Creditor Select Portfolio Servicing Inc., et. al. mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Melissa N. Licker	on behalf of Creditor DLJ Mortgage Capital Inc as serviced by Select Portfolio Servicing, Inc. mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Peter Broege	on behalf of Debtor Stephen Gialanella pbroege@bnfsbankruptcy.com G1580@notify.cincompass.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9